

# EXHIBIT D

*United States v. Jennifer Shah, et al.*, Case No.: S4 19-CR-833 (SHS)

## How I got involved in the situation?

I accept complete responsibility for my bad conduct. The terrible business decisions I made and professional relationships I developed stemmed from some personal painful experiences that I was going through in my life.

In 2016, my life hit a serious crossroads. At that time, I had been married for 22 years and my marriage began to significantly suffer. In 2012, my husband left the practice of law where he worked 80+ hours a week to become a college football coach. I worked 3 jobs to help my husband get through law school.

As a lawyer, my husband worked horrible hours but at least he was able to bring his work home so he could be with the family. As a college football coach, he worked more hours a week, traveled across the country for recruiting, and was not allowed to leave the football facility until the wee hours of the morning. My husband's players absolutely loved him. He flourished as a football coach. Many of his players began to gain the father that they never had, and I slowly began to lose the husband that I loved and knew.

As a result of trying to balance his job, my job, raising our boys, and our community involvement, we grew apart, and our marriage began to crumble. Things got so bad that we started talking about separation and divorce. I was so angry because I sacrificed so much to support my husband in reaching his education and career goals and now it felt as if it were for nothing. He was never around; I was doing everything alone. My heart was completely broken, and I became sincerely scared to think about life without my husband. [REDACTED]

██████████ Until this time in my life, I had been only in two groups—the strict Tongan Mormons who raised me, and the strict Muslim family that my husband and I had made together. ██████████

A horizontal bar chart showing the percentage of the population aged 65 and older in 2010 for 20 countries. The y-axis lists the countries: Argentina, Australia, Austria, Belgium, Brazil, Bulgaria, Canada, Chile, Costa Rica, Czech Republic, Denmark, France, Germany, Greece, Hungary, Italy, Japan, Mexico, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Turkey, United Kingdom, and United States. The x-axis represents the percentage of the population aged 65 and older in 2010. The bars are black and show the following approximate values: Argentina (2.5%), Australia (2.5%), Austria (2.5%), Belgium (2.5%), Brazil (2.5%), Bulgaria (2.5%), Canada (2.5%), Chile (2.5%), Costa Rica (2.5%), Czech Republic (2.5%), Denmark (2.5%), France (2.5%), Germany (2.5%), Greece (2.5%), Hungary (2.5%), Italy (2.5%), Japan (2.5%), Mexico (2.5%), Netherlands (2.5%), Norway (2.5%), Portugal (2.5%), Spain (2.5%), Sweden (2.5%), Switzerland (2.5%), Turkey (2.5%), United Kingdom (2.5%), and United States (2.5%).

While all of this was going on, the pressure to set up MPG was significant because my marriage was almost over, I needed money, [REDACTED]  
[REDACTED] And then things got even worse.

I lost my Grandmother in January 2018, whom I was very close with as she helped raise me. When I thought things couldn't get any worse, my entire world came crashing down when my father unexpectedly passed away on Sept. 8, 2018. My father was my entire

world, he was the one place I could still seek stability and feel safe. My grief was overwhelming [REDACTED] My husband did not come to my father's funeral, which felt like a devastating admission that our marriage was over and that I was totally alone. With the threat of divorce looming over me [REDACTED] [REDACTED], I was making horrible professional decisions and establishing business relationships with people who were untrustworthy and had bad business reputations. I failed to thoroughly examine my own company processes and the people that I worked with. This was my fault.

After my Father's death, [REDACTED] I decided this was it – nothing else mattered. I was so angry at myself for spending so much time away from my Father that I never physically went back to the MPG office after his death. I felt like a total failure—as a daughter, a Fahu, a wife, a mother, and a business woman. I told Stuart he and Conan could handle everything, and I wanted out. I wanted to focus on my fashion and beauty and businesses. The coaching business was a mess, and I wanted out.

About 5 months after my Father passed, I was approached with an opportunity to do a reality tv show about "women in business from Utah", which later was given the brand recognition of RHOSLC. The main reason I wanted to do the show was because it would force me to be in Utah, I could get away from the bad associations in NYC, and have a platform to launch my fashion and beauty business. Also, it gave me a real chance to escape the coaching business. I wanted to repair my marriage, focus on my family and I had a lot of healing to do. I also felt it was important as the first Tongan and Muslim housewife in the franchise to set an example for other minority girls and women. I had wished growing up that there were more female minority women in business that looked like me, that I could identify with. I hoped that by joining the show, I could restart my life and become someone my father and family would be proud of. I started filming S1 RHOSLC 12/3/19 and never went back to NYC to the new MPG office location that Stuart had secured. In 2019 & 2020, while filming S1 & S2 RHOSLC, focusing on my fashion and beauty business, restructuring my fashion and beauty business to dealing with the COVID Pandemic and [REDACTED] [REDACTED] etc. Also, MPG had gotten out of control, which I felt totally overwhelmed and angry about.

Ultimately, these failures all happened at a very dark time in my life. My poor judgement and bad business associations caused innocent people to lose their money and be victimized by investing in poorly structured businesses/products that I influenced or controlled. For that, I am genuinely sorry, and I will work for the rest of my life to make it right.